

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:	Case No. 19-16964-PMM
Michael J. McCrystal	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/05/2019.
- 2) The plan was confirmed on 03/04/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/15/2023.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,150.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,000.00
Less amount refunded to debtor	\$310.84

**NET RECEIPTS:** **\$11,689.16**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$961.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$961.19**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLEWOOD ASSOCIATION	Secured	2,500.00	6,864.79	6,864.79	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Priority	511.00	314.00	314.00	121.34	0.00
BUREAU OF BUSINESS TRUST FUND	Priority	250.00	NA	NA	0.00	0.00
CACH, LLC	Unsecured	NA	1,680.79	1,680.79	0.00	0.00
COMMONWEALTH OF PA UCTS	Priority	NA	4,851.65	4,851.65	1,923.82	0.00
DENNIS W. GOULDY	Priority	150.00	NA	NA	0.00	0.00
ERSA COURT REPORTERS	Unsecured	300.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA	Secured	NA	20,838.79	NA	0.00	0.00
LEHIGH VALLEY HEALTH NETWORK	Unsecured	2,000.00	NA	NA	0.00	0.00
MEDICAL ASSOCIATES OF LEHIGH V.	Unsecured	10.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE	Unsecured	NA	205.38	205.38	0.00	0.00
PA DEPARTMENT OF REVENUE	Secured	2,240.11	2,247.09	2,247.09	0.00	0.00
PA DEPARTMENT OF REVENUE	Priority	NA	761.65	761.65	294.32	0.00
PNC BANK	Unsecured	9,000.00	8,263.53	8,263.53	0.00	0.00
RIGHTPATH SERVICING	Secured	89,000.00	87,277.31	938.98	0.00	0.00
SARGENT'S COURT REPORTING INC	Unsecured	200.00	166.10	166.10	0.00	0.00
SUBARU MOTOR FINANCE	Secured	22,000.00	NA	NA	0.00	0.00
THOMPSON REUTERS-WEST	Unsecured	5,000.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	211.84	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	15,000.00	21,154.69	21,154.69	8,388.49	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	6,656.21	6,656.21	0.00	0.00
UPPER MACUNGIE TOWNSHIP	Secured	1,400.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$938.98	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$9,111.88	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,050.86</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$27,081.99	\$10,727.97	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$27,081.99</b>	<b>\$10,727.97</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,972.01</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$961.19</u>
Disbursements to Creditors	<u>\$10,727.97</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$11,689.16</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/17/2023

By: /s/ Scott F. Waterman

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.